

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIAFILED
1/27/21 12:03 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

WARDELL JAMES CHRISTOPHER, JR.

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-11100 TPA

Chapter 13

Document No.: 81

ORDER OF COURT

AND NOW, this 27th day of January, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE jm

In re:
Wardell James Christopher, Jr.
Debtor

Case No. 15-11100-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin

Page 1 of 2

Date Rcvd: Jan 27, 2021

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2021:

Recip ID	Recipient Name and Address
db	+ Wardell James Christopher, Jr., 450 East 23rd Street, Erie, PA 16503-2014
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14122073	+ Bank of America, N.A., c/o KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14135789	+ Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
14135790	+ Countrywide Home Loan, Inc., 4500 Port Park Granada, Calabasas, CA 91302-1663
14135791	+ Countrywide Home Loans Inc., 2644 Mossside Blvd., Suite 105, Monroeville, PA 15146-3362
14135792	+ Countrywide Home Loans, Inc., P.O. Box 10423, Van Nuys, CA 91410-0423
14135794	+ Joseph P. Martone, Esquire, Martone & Peasley, 150 West Fifth Street, Erie, PA 16507-2199
14135795	+ Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd., Coral Gables, FL 33146-1873
14131897	Lakeview Loan Servicing, LLC, M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221-7748
14135797	+ Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
14135798	Stephanie Christopher, Jacksonville, NC

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kthomas@eriefcu.org	Jan 28 2021 03:24:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
cr	Email/PDF: rmscidi@recoverycorp.com	Jan 28 2021 03:48:39	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14135793	Email/Text: kthomas@eriefcu.org	Jan 28 2021 03:24:00	Erie Federal Credit Union, 1109 E. 38th St, Erie, PA 16504-1845
14135796	Email/Text: camanagement@mtb.com	Jan 28 2021 03:24:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221-7748
14164592	Email/PDF: rmscidi@recoverycorp.com	Jan 28 2021 03:45:44	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14122950	Email/PDF: rmscidi@recoverycorp.com	Jan 28 2021 03:45:43	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC c/o M& T Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Christopher M. McMonagle	on behalf of Creditor Lakeview Loan Servicing LLC cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Gary V. Skiba	on behalf of Creditor Erie Federal Credit Union gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmllawgroup.com
Michael S. Jan Janin	on behalf of Debtor Wardell James Christopher Jr. mjanjanin@quinnfirm.com, mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;knottingham@quinnfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com
William E. Miller	on behalf of Creditor Lakeview Loan Servicing LLC wmiller@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 8